

# CERTIFICATE APPLICATION PROCESSING

## CAP USERS MANUAL

### Residential Properties



Title Guaranty a Division of  
Iowa Finance Authority  
200 East Grand Avenue, Suite 350  
Des Moines, IA 50309  
(515) 242-4989  
FAX (515) 242-4994

<https://www.iowatitleguaranty.org/Login.aspx?ReturnUrl=%2fDefault.aspx>

THIS MANUAL IS FOR TRAINING PURPOSES ONLY. PLEASE REFER TO UNDERWRITING OR YOUR TITLE GUARANTY MANUAL DATED MAY 1, 2006 WITH ANY QUESTIONS.

**Note: Residential loan amounts over \$500,000.00 must be quoted by the Division Underwriter. For further underwriting requirements and approval call 1-800-843-0201. Internet Application Processing is only designed for Residential properties.**

No qualified individual with a disability will be excluded from participation in Title Guaranty, a division of the Iowa Finance Authority services, programs, or training on the basis of a disability. The information printed in this manual may be obtained in accessible formats by qualified persons with a disability making appropriate arrangements. To receive more information or to request an accommodation to participate in the services, programs, or activities, please contact Title Guaranty at 200 East Grand Avenue, Suite 350, Des Moines, Iowa 50309; 515/242-4989 or visit our web site at [www.ifahome.com](http://www.ifahome.com).

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## Minimum Recommended System Requirements

- ✓ Internet Connection (high speed recommended)
- ✓ Browser - CAP is compatible with all modern browsers (i.e. browsers that support JavaScript such as Internet Explorer 5.5 & up, Netscape 6 & up, and Firefox). However, Internet 5.5 & up is recommended for optimum performance.
  - Browser Settings - Your browser settings should empty temporary internet files when browser is closed. In Internet Explorer, this option is found in Tools > Options > Advanced tab > Security section. This option should be checked to avoid unnecessary "Warning, Page Has Expired" messages.
- ✓ Adobe Acrobat Reader - It is a free download if not already installed and can be downloaded from <http://www.adobe.com/products/acrobat/readstep2.html>. We recommend keeping current with the latest version.
- ✓ Operating Systems - CAP is compatible with all Operating Systems (i.e. Windows, Apple, Linux). However, Windows is recommended. Windows XP is optimal.
- ✓ Screen Resolution – CAP is compatible with all screen resolutions from 800 X 600 on up. However, 1024 X 768 and up is recommended for an optimal experience.

## Participation Requirements

- ✓ A user name and password are needed to access CAP (Certificate Application Processing). If you need assistance, please contact the Division.

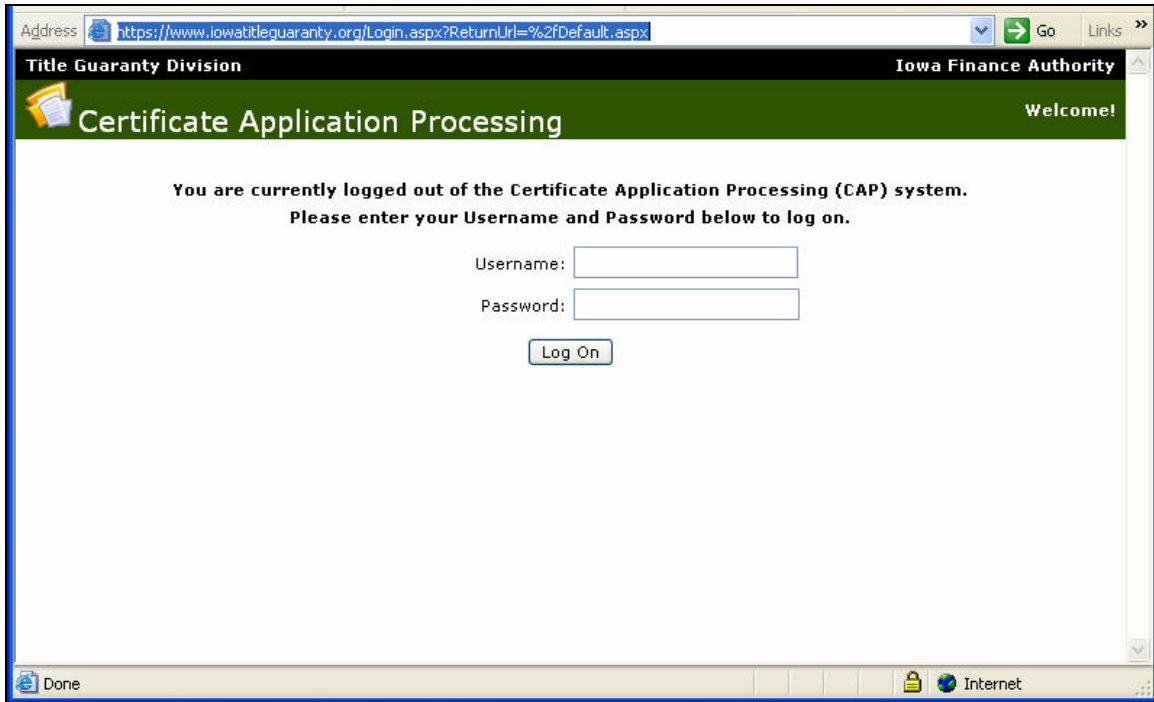
## Getting Started

- ✓ After receiving the user name and password, CAP can be accessed online at <https://www.iowatitleguaranty.org>
- ✓ Saving this in your favorites will speed up access.
- ✓ Electronic Signature - The Members signature (if applicable) can print automatically on the forms if a plain white sheet of paper with three authorized signatures is submitted to the Division. (Please allow some space between each signature and do not use lined paper.)
- ✓ Internet Agreement – The Internet Transaction Agreement is a contract between TGD and the Participant. It sets out the additional, special requirements and responsibilities of the participant who chooses to participate in CAP. Participants using the system may be given the opportunity to send TGD limited underwriting documentation on a transaction after they have issued 50 Certificates according to TGD rules and procedures.

## Helpful Hints

- ✓ Do not use the back space button.
- ✓ Make sure you Save Changes.
- ✓ Shortcut Keys – The following short cut keys will be useful in the Application Processing.
  - Copy = Ctrl + C
  - Cut/Delete = Ctrl + X
  - Paste = Ctrl + V
  - Degree Sign ° = Alt + 0186
  - One Fourth ¼ - Alt + 0188
  - One Half ½ = Alt + 0189
  - Three Fourths ¾ = Alt + 0190
- ✓ New Lender – if a Lender is not found on the drop down list. Please contact the Division.
- ✓ **Wild Card – Using a % before and/or after your text will give more search results.**

## Log In Screen



The screenshot shows a web browser window with the address bar displaying <https://www.iowatitleguaranty.org/Login.aspx?ReturnUrl=%2fDefault.aspx>. The page header includes "Title Guaranty Division" and "Iowa Finance Authority". A green banner reads "Certificate Application Processing" with a "Welcome!" message. The main content area states: "You are currently logged out of the Certificate Application Processing (CAP) system. Please enter your Username and Password below to log on." Below this text are two input fields: "Username:" and "Password:". A "Log On" button is positioned below the password field. The browser's status bar at the bottom shows "Done" and "Internet".

- Logon using the username and password assigned to the participant by the Division. (Note: Username and password are case sensitive)

## Title Guaranty Coverage Types

### Overview

- TGD offers four major coverage types: Owner Commitment, Lender Commitment, Owner Certificate, and Lender Certificate. These are generically referred to as Applications. The data objective is to be able to link all Applications issued on a certain property.

### Search for a Property

- After logon, you will automatically be sent to the Property Listing Screen.

## Property Listing Screen

CAP - Property Listing - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://www.iowatitleguaranty.org/Main/PropertyListing.aspx> Go Links >>

Title Guaranty Division Iowa Finance Authority

Certificate Application Processing Welcome Jane Test!

Log Out View

PROPERTY LISTING

[Add New Property](#)

Use the search field below to locate a Property.

Address Number: Address Pre-Direction: Street Name: Street Suffix:

Address Post-Direction: Secondary Unit: Secondary Number: City:

County: Legal Description: Section: Township:

Range: Parcel Letter:

Search

- Property searches work best if you type partial information. Be patient as there are many records in the database and one search may take longer than another.
  - **Note: Title Guaranty recommends a search by Address Number, Street Name, and City.**
  - **Wild Card – Using a % before and/or after your text will give more results.**
  - Address Number – Enter the house number.
  - Address Pre-Direction – Select N, S, NE, SE
  - Street Name – Enter the street name
  - Street Suffix – Select Street, Drive, Avenue
  - Address Post-Direction- Select NE, SW
  - Secondary Unit –Select Apartment, #, Suite (if applicable)
  - Secondary Number – Enter the numeric value for the unit
  - City – Begin typing and select the correct City from the drop down list.
  - County – Begin typing and select the correct County from the drop down list.
  - Legal Description – See instructions below
  - Section – Enter Section number
  - Township – Enter Township number
  - Range – Enter Range
  - Parcel Letter – Enter Parcel letter
- **Any or all of these searches can be used in conjunction with each other or separately.**

Click on Search Button.

The following search is on 12345 Main in Burlington.

PROPERTY LISTING

[Add New Property](#)

Use the search field below to locate a Property.

Address Number:  
12345

Address Pre-Direction:

Street Name:  
Main

Street Suffix:

Address Post-Direction:

Secondary Unit:

Secondary Number:

City:

County:

Legal Description:

Section:

Township:

Range:

Parcel Letter:

Search

No Properties found.

- If no matches are found, "No Properties Found" will be displayed. You can widen your search by inserting a wild card (%) as shown below and several properties similar to the data may be found. Select "Add New Property".

The following search is on 12% Main in Burlington. We did find other results matching the description typed, but not specific to our property.

PROPERTY LISTING

[Add New Property](#)

Use the search field below to locate a Property.

Address Number:  
12%

Address Pre-Direction:

Street Name:  
Main

Street Suffix:

Address Post-Direction:

Secondary Unit:

Secondary Number:

City:  
BURLINGTON

County:

Legal Description:

Section:

Township:

Range:

Parcel Letter:

Search

Property Type	Property Address	County	City
Residential	123 Main Street	DES MOINES	BURLINGTON
1			

**NOTE:** The first plan for coverage should use the Add New Property link. All other requests for coverage that follow this should add a subsequent application (see Page 19) or use the Copy of an Application already entered for this property.

See Page 21 for Instructions on "How to Copy an Application".

## Add New Property Property Details

**Certificate Application Processing** Welcome John Test!

[Log Out](#) [View](#)

---

### PROPERTY DETAILS

---

Address Number:	Address Pre-Direction:	Street Name:	Street Suffix:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address Post-Direction:	Secondary Unit:	Secondary Number:	City:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
State:	Zip:	Address Unknown:	Property Type:
<input type="text" value="IA"/>	<input type="text"/>	<input type="checkbox"/> Check if Address Unknown	<input type="text" value="Residential"/>
Section:	Township:	Range:	Parcel Letter:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Counties:	Legal Description:		
<div style="border: 1px solid #ccc; padding: 2px;"> Adair  Adams  Allamakee  Appanoose  Audubon  Benton  Black Hawk </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <div style="border-bottom: 1px solid #ccc; margin-bottom: 5px;"> <span>ABC</span> <span>📎</span> <span>✂</span> <span>📄</span> <span>📁</span> <span>↶</span> <span>↷</span> <span>≡</span> <span>≡</span> <span>≡</span> <span>≡</span> <span>↶</span> <span>↷</span> <span>🔍</span> </div> <div style="height: 100px;"></div> </div>		

- Enter the Address Number
- Select the Address Pre-Direction as shown on the Application
- Enter the Street Name as shown on the Application
- Select the Street Suffix as shown on the Application
- Select the Address Post-Direction
- Secondary unit –Select Apartment, #, Suite (if applicable)
- Secondary Number – Enter the numeric value for the unit
- Enter the Property City as shown on the Application
- Select the Property State as shown on the Application (defaults to Iowa)
- Zip Code (optional)
- Check Box if New Construction and/or Address is Unknown
- Select the Property Type for the request you are entering as indicated on the Application
- Section – Enter Section number
- Township – Enter Township number
- Range – Enter Range
- Parcel Letter – Enter Parcel letter
- Enter complete Legal Description of the subject property. Scanning the legal is useful and recommended for long legal descriptions. Spell check is available. **NOTE: Attachment of legal descriptions is not allowed.**
- **Save Changes**



## PROPERTY DETAILS

Created on 8/30/2006 1:16:00 PM


Changes last saved 8/30/2006 1:16:00 PM

Address Number:	Address Pre-Direction:	Street Name:	Street Suffix:
<input type="text" value="123"/>	<input type="text"/>	<input type="text" value="Main"/>	<input type="text" value="Street"/>
Address Post-Direction:	Secondary Unit:	Secondary Number:	City:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Burlington"/>
State:	Zip:	Address Unknown:	Property Type:
<input type="text" value="IA"/>	<input type="text" value="52601"/>	<input type="checkbox"/> Check if Address Unknown	<input type="text" value="Residential"/>
Section:	Township:	Range:	Parcel Letter:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Counties:

- Adair
- Adams
- Allamakee
- Appanoose
- Audubon
- Benton
- Black Hawk
- Boone
- Bremer
- Buchanan
- Buena Vista
- Butler
- Calhoun
- Carroll
- Cass
- Cedar
- Cerro Gordo
- Cherokee
- Chickasaw
- Clarke
- Clay
- Clayton
- Clinton
- Crawford
- Dallas
- Davis
- Decatur
- Delaware
- Des Moines**
- Dickinson
- Dubuque

Legal Description:



Lot No. 6 in Imagination Subdivision, City of Burlington, Des Moines County, Iowa.

Save Changes

### Applications

[Add New Commitment](#)

[Add New Certificate](#)

There are currently no Applications associated with this Property.

**PROPERTY DETAILS**

**Changes last saved 5/12/2006 1:45:00 PM**

Address Number:	Address Pre-Direction:	Street Name:	Street Suffix:
<input type="text" value="123"/>	<input type="text"/>	<input type="text" value="Main"/>	<input type="text" value="Street"/>
Address Post-Direction:	Secondary Unit:	Secondary Number:	City:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="BURLINGTON"/>
State:	Zip:	Address Unknown:	Property Type:
<input type="text" value="IA"/>	<input type="text" value="52601"/>	<input type="checkbox"/> Check if Address Unknown	<input type="text" value="Residential"/>
Section:	Township:	Range:	Parcel Letter:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Counties:

ADAIR  
 ADAMS  
 ALLAMAKEE  
 APPANOOSE  
 AUDUBON  
 BENTON  
 BLACK HAWK  
 BOONE  
 BREMER  
 BUCHANAN  
 CLAYTON  
 CLINTON  
 CRAWFORD  
 DALLAS  
 DAVIS  
 DECATUR  
 DELAWARE  
**DES MOINES**  
 DICKINSON

Legal Description:

Lot No. 6 in Imagination Subdivision, City of Burlington, Des Moines County, Iowa.

**Applications**

[Add New Commitment](#)
[Add New Certificate](#)

- From here, you can select Add New Commitment or Add New Certificate (see page 28).

## Add New Commitment

Select Add New Commitment

ADD NEW COMMITMENT

Property:  
[123 Main Street](#)

Primary Borrower/Buyer:

Coverage Types:  
☐ Lender 1st Mortgage    ☐ Lender Junior Mortgage    ☐ Owner

Save Changes

- Enter the Primary Borrower/Buyer Name (**NOTE: only one name is entered here**)
- Select Coverage Type (at Commitment Stage you can select all three at once)
- **Save Changes**

ADD NEW COMMITMENT

Property:  
[123 Main Street](#)

Primary Borrower/Buyer:  

Joseph A. Title

Coverage Types:  
☒ Lender 1st Mortgage    ☒ Lender Junior Mortgage    ☒ Owner

Save Changes

## Commitment Details

**Certificate Application Processing**

Welcome John Test!

Log Out
View

**COMMITMENT DETAILS**

**Created on 8/30/2006 1:51:00 PM**  
**Changes last saved 8/30/2006 1:53:00 PM**

[Print Commitment](#)

Save Changes

**General Information**

Application Number:	Property:	Application Status:	Created By:
C-600051	<a href="#">123 Main Street</a>	<input type="text" value="Pending"/>	John Test
Abstract Certification Date:	Abstract Certification Time:	Attorney:	
<input type="text" value="7/1/2006"/>	<input type="text" value="8"/> : <input type="text" value="00"/> : <input type="text" value="00"/> <input type="button" value="AM"/>	<input type="text" value="Test Law Firm - John Test"/>	
Issued By:	Date Issued:	Total Premium:	Non-Purchase Product:
<input type="text" value="Attorney"/>		\$160.00	<input type="checkbox"/>

Save Changes

**Abstractor(s)**

<input type="checkbox"/> Remove	Abstractors
<input type="checkbox"/>	<a href="#">Des Moines County Abstract Company</a>

- Application Number is assigned by the computer.
- Property – is a link to take you back to the Property Details page if any changes and/or corrections are needed.
- Application Status – defaults to Pending.
- Abstract Certification date – enter as MM/DD/YYYY.
- Abstract Certification Time – enter as    then select AM/PM.
- Attorney - -If necessary, begin typing Firm Name and select the correct attorney name from the drop down list.
- Issued by – If necessary, select from the drop down list.
- Issued Date – will automatically fill when issued.
- Non Purchase Product – check if refinance or junior mortgage.
- Abstractor – highlight from the list provided – **NOTE: if the property is located in more than one county, select two abstractors.**
- Primary Borrower/Buyer – will pull from a previous page.
- Other Borrower(s)/Buyer(s) – Type in Complete Name as appears on the Mortgage. **NOTE: if more than one other borrower/buyer, you will need to type the word and between each name.**

- Check if this is a Refinance – Check box (if applicable)
- Titleholders -Enter complete name(s) of current titleholder(s) as shown on the Warranty Deed. **NOTE: if more than one titleholder, you will need to type the word and between each name**
- Check if tenancy is not known – check box (if applicable). This is optional and will put in the text "Note: The Division does not purport to guarantee whether the above parties hold title as joint tenants with full rights of survivorship and not as tenants in common, or as tenants in common.
- Lender First – Enter Loan Number (if applicable)
- File Number – Enter File Number (if applicable)
- Type of Sale - defaults to Fee Simple. Select from dropdown if necessary.
- Coverage Amount – Enter full dollar amount of proposed mortgage

**Save Changes** **Titleholder(s)**

☐ Check if this is a Refinance

Titleholder(s):  
 Mark Seller and Martha Seller

☒ Check if tenancy is not known

**Save Changes** **Coverage Information**

☒ **Lender First**

Loan Number:	File Number:	Type of Sale:	Coverage Amount:
123456	10002-Title(A)	Fee Simple	\$250,000.00

Lender:  
 ABN AMRO Mortgage Group, Inc. - Ann Arbor - GAP on File

Total Premium:  
 \$110.00

Name of Proposed Guaranteed to Appear on Schedule A:

Endorsements:

<input type="checkbox"/> Remove	Lender First	Premium
<input type="checkbox"/>	Comprehensive Endorsement	\$100.00

- Lender – Wait for Lender list to load, then begin typing and select the correct Lender from the drop down list.
- Endorsements – you can add multiple endorsements at once by holding the Ctrl key while making selections in the list.

<input type="checkbox"/> Remove	Lender Junior	Premium
<input type="checkbox"/>	Balloon Mortgage Endorsement	\$15.00

To add an Endorsement, select it from the list. You can add several at once by holding down the Ctrl key.

Balloon Mortgage Endorsement  
 Comprehensive Endorsement  
 Condominium Endorsement  
 Encroachment Endorsement  
 Environmental Protection Lien Endorsement  
 GAP Coverage Endorsement  
 Location Endorsement

☒ **Owner**

Loan Number:	File Number:	Type of Sale:	Coverage Amount:
123456(O)	10002-Title(C)	Fee Simple	\$300,000.00

Total Premium:  
 \$25.00

Endorsements:

To add an Endorsement, select it from the list. You can add several at once by holding down the Ctrl key.

Condominium Endorsement  
 Encroachment Endorsement  
 GAP Coverage Endorsement

- Lender Junior – fill in as for Lender First
- Owner – Enter coverage Amount and any desired endorsements as noted above.

Schedule B Information			
<a href="#">View Schedule B Information</a>			
Mail To			
Contact Name:	Company Name:	Mailing Address 1:	Mailing Address 2:
Carrie Nutt	XYZ Closing Company	200 East Grand Avenue	
Mailing City:	Mailing State:	Mailing Zip Code:	Phone Number:
Des Moines	IA	50309	
Fax Number:	Email Address:		
Notes			
No Notes found.			
New Note:			
<div></div>			
Images			
No Images found.			
<div>Save Changes</div>			

- View Schedule B – see instructions below.
- Mail to – Enter Contact Name, Company Name, Mailing Address, City, State, Zip Code. This is used for the Mailing Sheet that prints with the Commitment. This is optional.
- Notes - These are free-formatted and used to record significant events, reminders, and tasks.
- **Save Changes** – must do this BEFORE viewing and/or completing Schedule B.

These next three pages display a completed Commitment Details Screen Example.

COMMITMENT DETAILS							
<b>Created on 8/30/2006 1:51:00 PM</b> <b>Changes last saved 8/30/2006 2:15:00 PM</b> <a href="#">Print Commitment</a>							
<b>Save Changes</b> <b>General Information</b>							
Application Number: C-600051	Property: <a href="#">123 Main Street</a>	Application Status: <input type="text" value="Pending"/>	Created By: John Test				
Abstract Certification Date: <input type="text" value="7/1/2006"/>	Abstract Certification Time: <input type="text" value="8"/> : <input type="text" value="00"/> : <input type="text" value="00"/> <input type="text" value="AM"/>	Attorney: <input type="text" value="Test Law Firm - John Test"/>					
Issued By: <input type="text" value="Attorney"/>	Date Issued:	Total Premium: \$175.00	Non-Purchase Product: <input type="checkbox"/>				
<b>Save Changes</b> <b>Abstractor(s)</b>							
<table border="1"><thead><tr><th><input type="checkbox"/> Remove</th><th>Abstractors</th></tr></thead><tbody><tr><td><input type="checkbox"/></td><td><a href="#">Des Moines County Abstract Company</a></td></tr></tbody></table>				<input type="checkbox"/> Remove	Abstractors	<input type="checkbox"/>	<a href="#">Des Moines County Abstract Company</a>
<input type="checkbox"/> Remove	Abstractors						
<input type="checkbox"/>	<a href="#">Des Moines County Abstract Company</a>						
You can add multiple Abstractors at once by holding the Ctrl key while making selections in the list. <input type="text" value="Lloyd Wolf"/> <input type="text" value="Mitchell Taylor"/>							
<b>Save Changes</b> <b>Borrower(s)/Buyer(s)</b>							
Primary Borrower/Buyer: <input type="text" value="Joseph A. Title"/>							
Other Borrowers/Buyers: <input type="text" value="Jane L. Title"/>							
<b>Save Changes</b> <b>Titleholder(s)</b>							
<input type="checkbox"/> Check if this is a Refinance							
Titleholder(s): <input type="text" value="Mark Seller and Martha Seller"/> <div>ex: Joseph A. Title</div>							
<input checked="" type="checkbox"/> Check if tenancy is not known							
<b>Save Changes</b> <b>Coverage Information</b>							

**✓ Lender First**

Loan Number: 123456 File Number: 10002-Title(A) Type of Sale: Fee Simple Coverage Amount: \$250,000.00

Lender: ABN AMRO Mortgage Group, Inc. - Ann Arbor - GAP on File Total Premium: \$110.00

Name of Proposed Guaranteed to Appear on Schedule A:

Endorsements:

<input type="checkbox"/> Remove	Lender First	Premium
<input type="checkbox"/>	Comprehensive Endorsement	\$.00
<input type="checkbox"/>	Environmental Protection Lien Endorsement	\$.00
<input type="checkbox"/>	Location Endorsement	\$.00

To add an Endorsement, select it from the list. You can add several at once by holding down the Ctrl key.

Balloon Mortgage Endorsement  
Comprehensive Endorsement  
Condominium Endorsement  
Encroachment Endorsement  
Environmental Protection Lien Endorsement  
GAP Coverage Endorsement

**✓ Lender Junior**

Loan Number: 123456(B) File Number: 10002-Title(B) Type of Sale: Fee Simple Coverage Amount: \$50,000.00

Lender: Indymac Bank, F.S.B. - Irvine - GAP Not on File Total Premium: \$40.00

Name of Proposed Guaranteed to Appear on Schedule A:

Endorsements:

<input type="checkbox"/> Remove	Lender Junior	Premium
<input type="checkbox"/>	Balloon Mortgage Endorsement	\$15.00

To add an Endorsement, select it from the list. You can add several at once by holding down the Ctrl key.

Balloon Mortgage Endorsement  
Comprehensive Endorsement  
Condominium Endorsement  
Encroachment Endorsement  
Environmental Protection Lien Endorsement  
GAP Coverage Endorsement  
Location Endorsement



<input checked="" type="checkbox"/> Owner			
Loan Number:	File Number:	Type of Sale:	Coverage Amount:
123456(O)	10002-Title(C)	Fee Simple	\$300,000.00
			Total Premium:
			\$25.00
Endorsements:			
To add an Endorsement, select it from the list. You can add several at once by holding down the Ctrl key.			
<div> Condominium Endorsement  Encroachment Endorsement  GAP Coverage Endorsement  Location Endorsement  Manufactured Housing Unit Endorsement  Planned Unit Development Endorsement  Restrictions Endorsement (ALTA Form 2) </div>			
Schedule B Information			
<a href="#">View Schedule B Information</a>			
<input type="button" value="Save Changes"/>	Mail To		
Contact Name:	Company Name:	Mailing Address 1:	Mailing Address 2:
Carrie Nutt	XYZ Closing Company	200 East Grand Avenue	
Mailing City:	Mailing State:	Mailing Zip Code:	Phone Number:
Des Moines	IA	50309	
Schedule B Information			
<a href="#">View Schedule B Information</a>			
<input type="button" value="Save Changes"/>	Mail To		
Contact Name:	Company Name:	Mailing Address 1:	Mailing Address 2:
Carrie Nutt	XYZ Closing Company	200 East Grand Avenue	
Mailing City:	Mailing State:	Mailing Zip Code:	Phone Number:
Des Moines	IA	50309	
Fax Number:	Email Address:		
<input type="button" value="Save Changes"/>	Notes		
No Notes found.			
New Note:			
Images			
No Images found.			
Status History			
There is no Status History for this Commitment.			

- Notice the "Changes last saved 8/30/2006 02:15:00 PM" has been added. Saved changes include the abstractor, endorsements, and Total Premium due for each coverage type.

## Schedule B Exception Details

To access the Commitment Schedule B for completion select the "View Schedule B Information" link. **(Note: This must be done after the save changes listed above in order for the information to pull correctly.)**

Schedule B Information			
<a href="#">View Schedule B Information</a>			
Mail To			
Contact Name:	Company Name:	Mailing Address 1:	Mailing Address 2:
<input type="text" value="Carrie Nutt"/>	<input type="text" value="XYZ Closing Company"/>	<input type="text" value="200 East Grand Avenue"/>	<input type="text"/>
Mailing City:	Mailing State:	Mailing Zip Code:	Phone Number:
<input type="text" value="Des Moines"/>	<input type="text" value="IA"/>	<input type="text" value="50309"/>	<input type="text"/>
Fax Number:	Email Address:		
<input type="text"/>	<input type="text"/>		
Notes			
No Notes found.			
New Note:			
<input type="text"/>			

EXCEPTION DETAILS
Select an Exception from the drop down to add default text to the editor below.
<input type="text" value="--"/>
<div><div><div>ABC</div><div></div></div><div><p>5. The lien of the taxes for the July 1, 2005 - June 30, 2006 fiscal year (due and payable in the following fiscal year) and thereafter. None now due and payable.</p><p>6. Mortgages, restrictions, easements and any other lien or encumbrance on or defect to the title to the property as follows:</p><p>a) Mortgage</p><p>b) Ordinances and regulations for the City of BURLINGTON and County of DES MOINES, Iowa.</p><p>c) Plat(s) of subdivision filed in the DES MOINES County, Iowa, Recorder's Office, including easements, building setbacks, restrictions, reservations, and notations.</p></div></div>

## Exception Drop Down Menu

EXCEPTION DETAILS

Select an Exception from the drop down to add default text to the editor below.

--

- Access- Controlled
- Access- Landlocked
- Access- None
- Bankruptcy- Pending
- Bankruptcy- Lender Creditor's Rights
- Bankruptcy- Owner Creditor's Rights
- CCR- Specific
- CCR- General
- CCR- HO Association
- CCR- HO Letter
- CCR- Waiver

...e liens on their real estate.

...eph A. Title and and Jane L.

...antor(s) of the deed must be

The Exception drop down menu is for selecting default text. When an exception is selected, it appears below all of the current text in Schedule B. Copy and paste each selection to the proper position on Schedule B.

5. Tax information – Title Guaranty requires taxes to state whether they are paid, unpaid, due or delinquent. Please verify that the automated tax year is correct. See exception drop down list for suggested tax information. **Note: Do not show the amount of the taxes or parcel identification numbers.**

6. Mortgage, Restrictions, etc. – Itemize by consecutively lettered paragraphs, all mortgages, assignments of mortgage, contracts, assignment of rent, judgments, building setbacks, restrictions, easements, leases, liens, encumbrances, unpaid real estate taxes or assessments, and all other matters or defects as shown in the abstract, preliminary title opinion or other material available to the attorney to which the property will be subject at the time the Title Guaranty Certificate is issued, including items revealed by a lien search against all titleholders, purchasers and borrowers. These items will be exceptions from coverage. Important Note: Always include the filing date, book and page of these exceptions. **NOTE: Underwriting requires that 6b, 6c, and 6d remain.**

7. Instruments to be executed, delivered, or filed – Itemize by consecutively lettered paragraphs, all instruments which must be executed, delivered, and/or filed for record before issuing the Final Certificate.

- Note for Information - Endorsements are shown automatically after the “Note for Information”, based on those selected from the previous endorsement screens.
- **Save and Close** takes you back to Commitment Details Page and you will need to **Save Changes** on this page also.
  - After saving changes, you may select Print Commitment. It will print in Draft Mode.

https://www.iowatitleguaranty.org/Reports/Temp/jane.test.pdf - Microsoft Internet Explorer

File Edit Go To Favorites Help

**TITLE GUARANTY DIVISION**  
**COMMITMENT FORM**  
**SCHEDULE B**

Commitment No: C-563214

(Continued from inside cover)

5. The lien of the taxes for the July 1, 2005 - June 30, 2006 fiscal year (due and payable in the following fiscal year) and thereafter. None now due and payable.

6. Mortgages, restrictions, easements and any other lien or encumbrance on or defect to the title to the property as follows:

a) Mortgage to Iowa State Bank and Trust dated January 15, 2000 and filed January 16, 2000 in Document No. 8-2000.

b) Ordinances and regulations for the City of BURLINGTON and County of DES MOINES, Iowa.

c) Plat(s) of subdivision filed in the DES MOINES County, Iowa, Recorder's Office, including easements, building setbacks, restrictions, reservations, and notations.

d) Declarations, covenants, restrictions, easements, reservations, rights, and options filed of record in the DES MOINES County, Iowa, Recorder's Office.

e) Utility easement in, over or under the front 10 feet of the property in favor of City of Burlington filed January 15, 1994, in Document No. 25-1994.

7. Instruments in form suitable for guaranty which must be executed, delivered, and duly filed for record:

a) Release of the Mortgage described in 6(a) above.

b) Final Title Opinion from originating participating attorney.

c) Composite Mortgage Affidavit signed by the titleholders/buyers and sellers of the subject property and notarized.

d) Release of any claims or judgments against the buyers/borrowers that would be liens on their real estate.

e) Warranty Deed from Mark Seller and spouse, if any, and Martha Seller, and spouse, if any, to Joseph A. Title and Jane L. Title conveying the above described property. Note: The marital status of the grantor(s) of the deed must be shown on the deed.

f) Real Estate Mortgage from Joseph A. Title, and spouse, if any, and Jane L. Title, and spouse, if any, to ABN AMRO Mortgage Group, Inc., securing a debt in the amount of \$250,000.00, which will state it is a First Lien. Note: The marital status of the borrower(s) must be shown on the mortgage.

DATE: May 02, 2006

Pages

Attachments

Comments

https://www.iowatitleguaranty.org/reports/Temp/jane.test.pdf - Microsoft Internet Explorer

File Edit Go To Favorites Help

Pages

g) Real Estate Mortgage from Joseph A. Title, and spouse, if any, and Jane L. Title, and spouse, if any, to IndyMac Bank, F.S.B., securing a debt in the amount of \$50,000.00, which will state it is a Second Lien. Note: The marital status of the borrower(s) must be shown on the mortgage.

Note For Information:

Lender First has been approved for the following endorsement(s): Comprehensive Endorsement, Environmental Protection Lien Endorsement

Lender Junior has been approved for the following endorsement(s): Balloon Mortgage Endorsement

Owner has been approved for the following endorsement(s): None

DRAFT

Title Guaranty Division

By \_\_\_\_\_

Prepared By Jane Test

DATE: May 02, 2006

Comments

Attachments

Pages

- After proofreading and making any necessary corrections – **Save Changes**
- Select Ready from the Application Status Drop Down when you are ready to issue – then **Save Changes**
  - At this point, the system runs all edit checks and it will notify you at the top of the screen of any errors.

Title Guaranty Division Iowa Finance Authority

## Certificate Application Processing

Welcome Jane Test!

Log Out View

---

### COMMITMENT DETAILS

Changes last saved 5/3/2006 10:00:00 AM  
 Your changes have not been saved for the following reason(s):  
 Abstract Certification Date must be in m/d/yyyy or mm/dd/yyyy format.  
[Print Commitment](#)

---

### General Information

Application Number: C-563214	Property: 123 Main Street	Application Status: Ready	Created By: Jane Test
Abstract Certification Date: 5/02/2006	Abstract Certification Time: 5:00:00 PM	Attorney: Test Law Firm - Jane Test	
Issued By: Attorney	Issued Date:	Total Premium: N/A	Non-Purchase Product: <input type="checkbox"/>

- File cannot be issued because the Abstract Certification Date is an invalid date.

Title Guaranty Division Iowa Finance Authority

## Certificate Application Processing

Welcome Jane Test!

Log Out View

---

### COMMITMENT DETAILS

Changes last saved 5/3/2006 10:08:00 AM  
[Print Commitment](#)

---

### General Information

Application Number: C-563214	Property: 123 Main Street	Application Status: Issued	Created By: Jane Test
Abstract Certification Date: 5/2/2006	Abstract Certification Time: 5:00:00 PM	Attorney: Test Law Firm - Jane Test	
Issued By: Attorney	Issued Date: 5/3/2006 10:07:37 AM	Total Premium: \$175.00	Non-Purchase Product: <input type="checkbox"/>

---

### Abstractor(s)

Remove	Abstractors
<input type="checkbox"/>	Des Moines County Abstract Company

You can add multiple Abstractors at once by holding the Ctrl key while making selections in the list.

Lloyd Wolf  
 Mitchell Taylor


---

### Borrower(s)

Primary Borrower:  
Joseph A. Title

- After making the necessary corrections – **Save Changes**. You will then need to put it in ready status again. If it passes all edit checks, the system will place it in Audit Status for review by the Division. If approved by the Division, the Commitment will be put in Issued Status.
- After being put in Issued Status: Print Commitment. (Commitment will now appear without the Draft watermark)

## Add a Subsequent Application for a Property

 **Certificate Application Processing** Welcome Jane Test!

Log Out View

**PROPERTY LISTING**

[Add New Property](#)

Use the search field below to locate a Property.

Address Number:

Address Pre-Direction:

Street Name:

Street Suffix:

Address Post-Direction:

Secondary Unit:

Secondary Number:

City:

County:

Legal Description:

Section:

Township:

Range:

Parcel Letter:

Property Type	Property Address	County	City
<a href="#">Residential</a>	123 Main Street	DES MOINES	BURLINGTON
1			

- If a match is found, click on Residential to bring up the desired property record.



## Property Details Screen

Title Guaranty Division
Iowa Finance Authority

Certificate Application Processing
Welcome Jane Test!

[Log Out](#)   [View](#)

**PROPERTY DETAILS**

**Changes last saved 5/4/2006 9:21:00 AM**

Address Number:	Address Pre-Direction:	Street Name:	Street Suffix:
<input type="text" value="123"/>	<input type="text" value="--"/>	<input type="text" value="Main"/>	<input type="text" value="Street"/>
Address Post-Direction:	Secondary Unit:	Secondary Number:	City:
<input type="text" value="--"/>	<input type="text" value="--"/>	<input type="text" value=""/>	<input type="text" value="BURLINGTON"/>
State:	Zip:	Address Unknown:	Property Type:
<input type="text" value="IA"/>	<input type="text" value="52601"/>	<input type="checkbox"/> Check if Address Unknown	<input type="text" value="Residential"/>
Section:	Township:	Range:	Parcel Letter:
<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
Counties:	Legal Description:		
<div style="border: 1px solid black; padding: 2px;">           ADAIR            ADAMS            ALLAMAKEE            APPANOOSE            AUDUBON            BENTON            BLACK HAWK            BOONE            BREMER            BUCHANAN            BUENA VISTA            BUTLER            CALHOUN            CARROLL            CASS         </div>	<div style="border: 1px solid black; padding: 5px;">            Lot No. 6 in Imagination Subdivision, City of Burlington, Des Moines County, Iowa.         </div>		

**Applications**

[Add New Commitment](#)
[Add New Certificate](#)

	Application Number	Application Type	Borrower's Name	Status
<a href="#">Copy</a>	C-1	Commitment	Joseph A. Title	Issued

- All Applications for the property appear under Applications. You can copy a record or Add New Commitment or Certificate. If the Borrower who appears matches your Borrower, select Copy. If your Borrower is different, select Add New Commitment or Add New Certificate.



## How to Copy an Application

Title Guaranty Division Iowa Finance Authority

Certificate Application Processing Welcome Jane Test!

Log Out View

**COPY APPLICATION**

You are about to copy Commitment C-1.

Please select which application type you would like to copy to.

☒ Certificate ☐ Commitment

- Select the Application type you would like to copy to.

Log Out View

**COPY APPLICATION**

You are about to copy Commitment C-1.

Please complete the following required fields.

Jacket Number:

Coverage Type:

☒ Lender 1st Mortgage ☐ Lender Junior Mortgage ☐ Owner

Clicking the Save Changes button will copy the aforementioned application.

Save Changes

- We selected Certificate. Insert the Jacket Number for the Certificate and select which Coverage Type for this Certificate. **NOTE: At Certificate Stage only one Coverage Type is available on each Certificate.**
- **Save Changes**

Log Out View

**COPY APPLICATION**

You are about to copy Commitment C-1.

Please complete the following required fields.

Jacket Number:

Coverage Type:

☒ Lender 1st Mortgage ☐ Lender Junior Mortgage ☐ Owner

Clicking the Save Changes button will copy the aforementioned application.

Save Changes

## Certificate Details

Title Guaranty Division		Iowa Finance Authority	
<b>Certificate Application Processing</b>		Welcome Jane Test!	
<a href="#">Log Out</a> <a href="#">View</a>			
<b>CERTIFICATE DETAILS</b>			
Changes last saved 5/4/2006 2:13:00 PM			
<a href="#">Print Certificate</a>		<a href="#">Print Certified Certificate</a>	
<b>General Information</b>			
Application Number: L-612001	Property: <a href="#">123 Main Street</a>	Application Status: Pending <span style="float: right;">▼</span>	Created By: Jane Test
Attorney: Test Law Firm - Jane Test <span style="float: right;">▼</span>	Rapid Certificate: <input type="checkbox"/>	Non-Purchase Product: <input type="checkbox"/>	
Issued By: Attorney <span style="float: right;">▼</span>	Date Issued:	Total Premium:	Basic Rate: <div style="border: 1px solid #ccc; height: 15px; width: 100%;"></div>
<b>Abstractor(s)</b>			
<input type="checkbox"/> <b>Remove</b>	<b>Abstractors</b>		
<input type="checkbox"/>	<a href="#">Des Moines County Abstract Company</a>		
You can add multiple Abstractors at once by holding the Ctrl key while making selections in the list.			
<div style="border: 1px solid #ccc; padding: 5px; min-height: 30px;">         Lloyd Wolf          Mitchell Taylor       </div>			
<b>Borrowers</b>			
Primary Borrower:			
Joseph A. Title <span style="float: right;">▲ ▼</span>			
Other Borrowers:			
Jane L. Title <span style="float: right;">▲ ▼</span>			

- Application Number - is the jacket number you assigned
- Property – is a link to take you back to the Property Details page if any changes and/or corrections are needed
- Application Status – defaults to Pending
- Attorney – defaults to Attorney on copied file. To change, select from dropdown
- Rapid Certificate – check box (if applicable) See Title Guaranty Manual for further instructions.
- Non-Purchase Product – Check if refinance or a junior mortgage issued separately. See Title Guaranty Manual for further instructions.
- Issued By – defaults to entity on copied file.
- Date Issued – generated automatically by computer
- Total Premium – generated automatically by computer when application is issued
- Basic Rate – used for applications with mortgages that closed prior to January 1, 2006. See page 39.
- Abstractor – defaults to Abstractor on copied file. To change, check box in “remove” column and select Abstractor from dropdown.
- Primary Borrower – will default from copied file
- Other Borrowers – will default from copied file. Type in changes, if necessary. **NOTE: if more than one other borrower, you will need to type the word and between each additional name**

Titleholders			
<input type="checkbox"/> Check if this is a Refinance (Titleholder will be the same as the Borrowers listed above)			
Titleholders:			
Joseph A. Title and Jane L. Title			
<input checked="" type="checkbox"/> Check if multiple Titleholders are listed above			
Coverage Information			
Coverage Type			
First Mortgage			
Loan Number:	File Number:	Type of Sale:	Coverage Amount:
123456	10002-Title(A)	Fee Simple	\$250,000.00
Originating Lender:			
ABN AMRO Mortgage Group, Inc. - Waterbury			<input type="checkbox"/> Check if Lender is a Nominee
Guaranteed Lender:			
ABN AMRO Mortgage Group, Inc. - Waterbury			
Abstract and Mortgage Information			
Abstract Certification Date:	Abstract Certification Time:	Mortgage Signing Date:	Mortgage Filing Date:
5/3/2006	5 : 00 : 00 PM	5/3/2006	5/3/2006
Schedule A Mortgage Phrase ( <a href="#">click here for default text</a> ):			
Mortgage in the amount of \$250,000.00 dated May 3, 2006, filed May 3, 2006, in Document No. 245-2006 of the DES MOINES County, Iowa, Recorder's Office, given by Joseph A. Title and Jane L. Title, husband and wife, to ABN AMRO Mortgage Group, Inc.			
Endorsements			
<input type="checkbox"/> Remove	Endorsement		
<input type="checkbox"/>	Comprehensive Endorsement		
<input type="checkbox"/>	Environmental Protection Lien Endorsement		
To add an Endorsement, select it from the list. You can add several at once by holding down the Ctrl key.			
Balloon Mortgage Endorsement Comprehensive Endorsement Condominium Endorsement Encroachment Endorsement			

- Titleholders Check if this is a Refinance –will pull from copied file. Check box (if applicable) Enter complete name(s) of current titleholder(s) as shown on the Warranty Deed. **NOTE: if more than one titleholder, you will need to type the word and between each name**
- Check if multiple Titleholders are listed above – check box (if applicable).
- Coverage Information
  - Enter Loan Number (if applicable)
  - File Number – Enter File Number (if applicable)
  - Type of Sale - defaults to Fee Simple. Select from dropdown if necessary.
  - Coverage Amount – Enter full dollar amount of mortgage
  - Originating Lender – select from dropdown
  - Check if Lender is a Nominee Box – this is for MERS loans. If used, select MERS as the Guaranteed Lender.
  - Guaranteed Lender – select from dropdown
- Abstract and Mortgage Information
  - Abstract Certification date – enter as MM/DD/YYYY
  - Abstract Certification Time – enter as    then select AM/PM
  - Mortgage signing date - enter as MM/DD/YYYY
  - Mortgage filing date - enter as MM/DD/YYYY
  - Schedule A Mortgage Phrase – type as freeform or select “click here for default text” which provides a fillable mortgage paragraph. Blanks which appear after each Borrower's name should be filled with the Borrower's marital status as it appears on the mortgage. If the Lender's city appears after the Lender name, delete the City name.
- Endorsements – will pull from copied file. . To change, check box in “remove” column and select Endorsements from list. **NOTE: You can add multiple endorsements at once by holding the Ctrl key while making selections in the list.**

Schedule B Information			
<a href="#">View Schedule B Information</a>			
Mail To			
Contact Name:	Company Name:	Mailing Address 1:	Mailing Address 2:
Carrie Nutt	XYZ Closing Company	200 E. Grand, Suite 350	
Mailing City:	Mailing State:	Mailing Zip Code:	Phone Number:
Des Moines	IA	50309	(515)242-4989
Fax Number:	Email Address:		
(515)242-4994	Carrie.nutt@iowa.gov		
Notes			
No Notes found.			
New Note:			
Images			
No Images found.			
Status History			
There is no Status History for this Certificate.			
<a href="#">Save Changes</a>			

- Schedule B Information – see instructions below.
- Mail to – will pull from copied file. Enter any changes. This is optional and is used for the Mailing Sheet that prints with the Certificate.
- Notes – will pull from copied file. Enter any additional notes.
- **Save Changes**
  - After saving changes, you may select Print Certificate. It will print in Draft Mode.
- After proofreading and making any necessary corrections – **Save Changes**.
- Select Ready from the Application Status Drop Down when you are ready to issue – then **Save Changes**
  - At this point, the system runs all edit checks and it will notify you at the top of the screen of any errors.
- After making the necessary corrections – **Save Changes**. You will then need to put it in ready status again. If it passes all edit checks, the system will place it in Audit Status for review by the Division. If approved by the Division, the Certificate will be put in Issued Status.
- After being put in Issued Status: Print Certificate. (Certificate will now appear without the Draft watermark)

## Schedule B Exception Details

### EXCEPTION DETAILS

Changes last saved 6/1/2006 10:32:00 AM

Select an Exception from the drop down to add default text to the editor below.

--

ABC [Icons] [Font Size] [Color]

5. The lien of the taxes for the July 1, 2004 - June 30, 2005 fiscal year (due and payable in the following fiscal year) and thereafter. First installment paid. Second installment unpaid, but not delinquent.

6. Mortgages, restrictions, easements and any other lien or encumbrance on or defect to the title to the property as follows:

a) Mortgage

b) Ordinances and regulations for the City of BURLINGTON and County of DES MOINES, Iowa.

c) Plat(s) of subdivision filed in the DES MOINES County, Iowa, Recorder's Office, including easements, building setbacks, restrictions, reservations, and notations.

d) Appraisal Statement showing no possible encroachments OR Real Property Inspection Report showing the boundary lines, the location of all improvements relative to the property lines, easements, building setback lines, property dimensions and showing no possible encroachments.

e) Release of any claims or judgments against the buyers/borrowers that would be liens on their real estate.

f) Warranty Deed from Mark Seller and Martha Seller and spouse, if any, to Joseph A. Title and and Jane L. Title conveying the above described property. Note: The marital status of the grantor(s) of the deed must be shown on the deed.

g) Real Estate Mortgage from Joseph A. Title and spouse, if any, and and Jane L. Title and spouse, if any, to ABN AMRO Mortgage Group, Inc., securing a debt in the amount of \$250,000.00. Note: The marital status of the borrower(s) must be shown on the mortgage.

h) Real Estate Mortgage from Joseph A. Title and spouse, if any, and and Jane L. Title and spouse, if any, to IndyMac Bank, FSB, securing a debt in the amount of \$50,000.00. Note: The marital status of the borrower(s) must be shown on the mortgage.

Note For Information:  
Lender First has been approved for the following endorsement(s): Comprehensive Endorsement, Environmental Protection Lien Endorsement, Location Endorsement  
Lender Junior has been approved for the following endorsement(s): Balloon Mortgage Endorsement  
Owner has been approved for the following endorsement(s): None

Save and Close

- If you copy from Commitment, the Schedule B format will need to be changed to Certificate format. If the Commitment Paragraph 6 contains Exceptions specific to this file (recorded easements, restrictive covenants, etc.), save Paragraph 6 and delete everything else. Then Select “Default – Certificate Lender” or “Default – Certificate Owner” from the exceptions drop down list. The Default includes language which should remain and the saved exceptions become additional paragraphs which should be renumbered and placed above the Note for Information.
- Note for Information should be amended to show current endorsements. Wording should now read as follows: “Note for Information: Guaranteed has been issued the following endorsements...” add the endorsements that are required.
- After adding any additional exceptions, proofread.
- **Save and Close**

## Lender Schedule B - Sample

### TITLE GUARANTY DIVISION LENDER FORM SCHEDULE B

Certificate Number: L-612001

1. The lien of the taxes for the July 1, 2005 - June 30, 2006 fiscal year (due and payable in the following fiscal year) and thereafter. None now due and payable.
2. Ordinances and regulations for the City of BURLINGTON and County of DES MOINES, Iowa.
3. Plat(s) filed in the DES MOINES County, Iowa, Records Office, including all easements, building setbacks, restrictions, reservations and notations.
4. Declarations, covenants, restrictions, easements, reservations, rights and options filed of record in DES MOINES County, Iowa, Records Office.

Note For Information: Guaranteed has been issued the following endorsement(s): Comprehensive Endorsement, Environmental Protection Lien Endorsement

\_\_\_\_\_  
SIGNATURE OF MEMBER

DATE: May 03, 2006



## Add New Certificate

Changes last saved 5/4/2006 9:21:00 AM

Address Number: <input type="text" value="123"/>	Address Pre-Direction: <input type="text" value="--"/>	Street Name: <input type="text" value="Main"/>	Street Suffix: <input type="text" value="Street"/>
Address Post-Direction: <input type="text" value="--"/>	Secondary Unit: <input type="text" value="--"/>	Secondary Number: <input type="text" value=""/>	City: <input type="text" value="BURLINGTON"/>
State: <input type="text" value="IA"/>	Zip: <input type="text" value="52601"/>	Address Unknown: <input type="checkbox"/> Check if Address Unknown	Property Type: <input type="text" value="Residential"/>
Section: <input type="text" value=""/>	Township: <input type="text" value=""/>	Range: <input type="text" value=""/>	Parcel Letter: <input type="text" value=""/>

Counties:

ADAIR  
ADAMS  
ALLAMAKEE  
APPANOOSE  
AUDUBON  
BENTON  
BLACK HAWK  
BOONE  
BREMER  
BUCHANAN  
BUENA VISTA  
BUTLER  
CALHOUN  
CARROLL  
CASS

Legal Description:

Lot No. 6 in Imagination Subdivision, City of Burlington, Des Moines County, Iowa.

[Save Changes](#)

---

**Applications**

[Add New Commitment](#)
[Add New Certificate](#)

	Application Number	Application Type	Borrower's Name	Status
Copy	C-1	Commitment	Joseph A. Title	Issued
Copy	L-612000	Certificate	Joseph A. Title	Pending
Copy	L-612001	Certificate	Joseph A. Title	Pending

- Select "Add New Commitment", see Page 7 for Commitment instructions.
- Select "Add New Certificate"

Title Guaranty Division
Iowa Finance Authority

## Certificate Application Processing

Welcome Jane Test!

[Log Out](#)
[View](#)

**ADD NEW CERTIFICATE**

Property:  
[123 Main Street](#)

Primary Borrower:

Jacket Number:

Coverage Type:

☒ Lender 1st Mortgage
 ☐ Lender Junior Mortgage
 ☐ Owner

[Save Changes](#)

- Enter the Primary Borrower's Name (**NOTE: only one name is entered here**)
- Enter the jacket number.
- Select Coverage Type (at Certificate Stage you can select only one coverage type), See Page 31 for Add New Owner Certificate Instructions.
- **Save Changes**



## Certificate Details

Title Guaranty Division		Iowa Finance Authority	
<b>Certificate Application Processing</b>		Welcome Jane Test!	
<a href="#">Log Out</a> <a href="#">View</a>			
<b>CERTIFICATE DETAILS</b>			
<a href="#">Print Certificate</a>		<a href="#">Print Certified Certificate</a>	
<b>General Information</b>			
Application Number: L-900101	Property: <a href="#">123 Main Street</a>	Application Status: Pending	Created By: Jane Test
Attorney: Test Law Firm - Jane Test	Rapid Certificate: <input type="checkbox"/>	Non-Purchase Product: <input type="checkbox"/>	
Issued By: Attorney	Date Issued:	Total Premium:	Basic Rate:
<b>Abstractor(s)</b>			
<p>This Certificate is currently not associated with an Abstractor(s).</p> <p>You can add multiple Abstractors at once by holding the Ctrl key while making selections in the list.</p> <div style="border: 1px solid #ccc; padding: 5px;"> Des Moines County Abstract Company  Lloyd Wolf  <b>Mitchell Taylor</b> </div>			
<b>Borrowers</b>			
Primary Borrower: <div style="border: 1px solid #ccc; padding: 2px;">John P. Borrow</div>			
Other Borrowers: <div style="border: 1px solid #ccc; padding: 2px;">Kathleen N. Borrow</div>			

- Application Number - is the jacket number you assigned
- Property – is a link to take you back to the Property Details page if any changes and/or corrections are needed
- Application Status – defaults to Pending
- Attorney – Select from dropdown
- Rapid Certificate – check box (if applicable)
- Non-Purchase Product – Check if refinance
- Issued By – Select from dropdown
- Date Issued – generated automatically by computer
- Total Premium – generated automatically by computer when application is issued
- Basic Rate – used for applications with mortgages that closed prior to January 1, 2006. See page 38.
- Abstractor – Select from list. To add more than one abstractor hold the Ctrl key while making selection.
- Primary Borrower – Pulls from the previous screen
- Other Borrowers – Type in complete name as appears on the mortgage. **Note: If more than one other borrower, you will need to type the word and between each additional name**

## Image 1

Titleholders			
<input type="checkbox"/> Check if this is a Refinance (Titleholder will be the same as the Borrowers listed above)			
Titleholders:			
John P. Borrow and Kathleen N. Borrow			
<input checked="" type="checkbox"/> Check if multiple Titleholders are listed above			
Coverage Information			
Coverage Type			
First Mortgage			
Loan Number:	File Number:	Type of Sale:	Coverage Amount:
900091	10002-Borrow	Fee Simple	\$275,000.00
Originating Lender:			
First Bank - Des Moines			
<input checked="" type="checkbox"/> Check if Lender is a Nominee			
Guaranteed Lender:			
Mortgage Electronic Registration Systems, Inc. (MERS) - Flint - GAP			
Abstract and Mortgage Information			
Abstract Certification Date:	Abstract Certification Time:	Mortgage Signing Date:	Mortgage Filing Date:
02/12/2006	05 : 00 : 00 PM	01/03/2006	01/04/2006
Schedule A Mortgage Phrase ( <a href="#">click here for default text</a> ):			
Mortgage in the amount of \$275,000.00 dated January 3, 2006, filed January 4, 2006, in _____ of the DES MOINES County, Iowa, Recorder's Office, given by John P. Borrow, _____ and Kathleen N. Borrow, _____, to First Bank - Des Moines. Assignment to Mortgage Electronic Registration Systems, Inc. (MERS) - Flint - GAP dated _____.			

- Titleholders Check if this is a Refinance –Check box (if applicable) Enter complete name(s) of current titleholder(s) as shown on the Warranty Deed. **NOTE: if more than one titleholder, you will need to type the word and between each name.**
- Check if multiple Titleholders are listed above – check box (if applicable).
- Coverage Information
  - Enter Loan Number (if applicable)
  - File Number – Enter File Number (if applicable)
  - Type of Sale - defaults to Fee Simple. Select from dropdown if necessary.
  - Coverage Amount – Enter full dollar amount of mortgage
  - Originating Lender – select from dropdown
  - Check if Lender is a Nominee Box – this is for MERS loans. If used, select MERS as the Guaranteed Lender.
  - Guaranteed Lender – select from dropdown
- Abstract and Mortgage Information
  - Abstract Certification date – enter as MM/DD/YYYY
  - Abstract Certification Time – enter as 08 00 00 then select AM/PM
  - Mortgage signing date - enter as MM/DD/YYYY
  - Mortgage filing date - enter as MM/DD/YYYY
  - Schedule A Mortgage Phrase – type as freeform or select “click here for default text” which provides a fillable mortgage paragraph. Blanks which appear after each Borrower’s name should be filled with the Borrower’s marital status as it appears on the mortgage. If the Lender’s city appears after the Lender name, delete the City name.
    - If selecting the default text, for MERS (solely as nominee for *Originating Lenders Name Here*), you will be required to remove the assignment information and add the nominee text to the mortgage paragraph. (See Image 1 for default text and Image 2 for corrected text)

## Image 2

Abstract and Mortgage Information			
Abstract Certification Date:	Abstract Certification Time:	Mortgage Signing Date:	Mortgage Filing Date:
02/12/2006	05 : 00 : 00 PM	01/03/2006	01/04/2006
Schedule A Mortgage Phrase ( <a href="#">click here for default text</a> ):			
Mortgage in the amount of \$275,000.00 dated January 3, 2006, filed January 4, 2006, in Document No. 25-2006 of the DES MOINES County, Iowa, Recorder's Office, given by John P. Borrow and Kathleen N. Borrow, husband and wife, to Mortgage Electronic Registrations Systems, Inc. (MERS), solely as nominee for First Bank - Des Moines.			

Endorsements			
No Endorsements have been added to this Certificate.			
To add an Endorsement, select it from the list. You can add several at once by holding down the Ctrl key.			
<div>Environmental Protection Lien Endorsement</div> <div>GAP Coverage Endorsement</div> <div>Location Endorsement</div> <div>Location Endorsement - Custom</div>			
Schedule B Information			
<a href="#">View Schedule B Information</a>			
Mail To			
Contact Name:	Company Name:	Mailing Address 1:	Mailing Address 2:
Kim Axtell	Blue Bird Closing Company	100 East Grand Avenue	
Mailing City:	Mailing State:	Mailing Zip Code:	Phone Number:
Des Moines	IA	50309	(515)242-4989
Fax Number:	Email Address:		
(515)242-4994	kim.axtell@iowa.gov		
Notes			
No Notes found.			
New Note:			
Owner Certificate under Certificate No. O-900005.			
Images			
No Images found.			
Status History			
There is no Status History for this Certificate.			
<a href="#">Save Changes</a>			

- Endorsements – Select the endorsement from the list. To change, check box in “remove” column. **NOTE: You can add multiple endorsements at once by holding the Ctrl key while making selections in the list.**
- Schedule B Information – see instructions below.
- Mail to – Enter Contact Name, Company Name, Mailing Address, City, State, and Zip Code. This is used for the Mailing Sheet that prints with the Certificate. This is optional.
- Notes - Enter any notes.
- **Save Changes**

## Add New Owner Certificate

Title Guaranty Division		Iowa Finance Authority
<b>Certificate Application Processing</b>		Welcome Jane Test!
Log Out View		
ADD NEW CERTIFICATE		
Property:		
123 Main Street		
Primary Borrower:		
John P. Borrow		
Jacket Number:	Coverage Type:	
900005	<input type="radio"/> Lender 1st Mortgage <input type="radio"/> Lender Junior Mortgage <input checked="" type="radio"/> Owner	
<a href="#">Save Changes</a>		

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Print Mail

Address  [Go Links](https://www.iowatitleguaranty.org/Main/CertificateDetail.aspx?Qry=Jly{pmpjh{IPKD9%20gt;)

**Title Guaranty Division** **Iowa Finance Authority**

**Certificate Application Processing** **Welcome Jane Test!**

Log Out View

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**CERTIFICATE DETAILS**

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**Changes last saved 5/5/2006 1:48:00 PM**

[Print Certificate](#)
[Print Certified Certificate](#)

**General Information**

Application Number: O-900005	Property: <a href="#">123 Main Street</a>	Application Status: Pending	Created By: Jane Test
Attorney: Test Law Firm - Jane Test		Rapid Certificate: <input type="checkbox"/>	Non-Purchase Product: <input type="checkbox"/>
Issued By: Attorney	Date Issued:	Total Premium:	Basic Rate:

**Abstractor(s)**

<input type="checkbox"/> Remove	Abstractors
<input type="checkbox"/>	<a href="#">Mitchell Taylor</a>

You can add multiple Abstractors at once by holding the Ctrl key while making selections in the list.

Des Moines County Abstract Company  
Lloyd Wolf

**Borrowers**

Primary Borrower:  
John P. Borrow

Other Borrowers:

- See previous instructions for completion.
- The default language for Owner B (Exceptions) appears on image below.

## Owner Schedule B Exception Details

### EXCEPTION DETAILS

Select an Exception from the drop down to add default text to the editor below.

--

This Certificate does not guarantee against loss or damage by reason of the following exceptions:

#### STANDARD EXCEPTIONS

1. Rights or claims of parties in possession not shown by the public records.
2. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
3. Easements, or claims of easements, not shown by the public records.
4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Taxes or special assessments which are not shown as existing liens by the public records.

#### SPECIAL EXCEPTIONS

1. The lien of the taxes for the July 1, \_\_\_\_ - June 30, \_\_\_\_ fiscal year (due and payable in the following fiscal year) and thereafter.

2. Ordinances and regulations for the City of BURLINGTON and County of DES MOINES, Iowa.

3. Plat(s) of subdivision filed in the DES MOINES County, Iowa, Records Office, including all easements, building setbacks, restrictions, reservations and notations.

4. Declarations, covenants, restrictions, easements, reservations, rights and options filed of record in DES MOINES County, Iowa, Records Office.

5. Plat filed \_\_\_\_\_ in Plat Book \_\_\_\_ at Page \_\_\_\_, including easements, building setbacks, restrictions, reservations, and notations

6. Mortgage in the amount of \_\_\_\_\_ dated \_\_\_\_\_, filed \_\_\_\_\_ in book \_\_\_\_\_ at Page \_\_\_\_\_ of the DES MOINES County, Iowa, Records Office, given by \_\_\_\_\_, to \_\_\_\_\_.

Note For Information: None

Save and Close

- Special Exceptions
  - Tax information – Title Guaranty requires taxes to state whether they are paid, unpaid, due or delinquent. Please verify that the automated tax year is correct. See exception drop down list for suggested tax information. Note: Do not show the amount of the taxes or parcel identification numbers.
  - **NOTE: Underwriting requires that Paragraphs 2, 3 and 4 remain as shown.**
  - Paragraph 5, etc.; Restrictions, etc. – Itemize by consecutively numbered paragraphs, all building setbacks, restrictions, easements, leases, liens, encumbrances, unpaid real estate taxes or assessments, and all

other matters or defects as shown in the abstract, preliminary title opinion or other material available to the attorney to which the property will be subject at the time the Title Guaranty Certificate is issued, including items revealed by a lien search against all titleholders, purchasers and borrowers. These items will be exceptions from coverage. Important Note: Always include the filing date, book and page of these exceptions.

- Paragraph 6 - – Itemize by consecutively numbered paragraphs, all mortgages, assignments of mortgage, contracts, assignments of rent as shown in the abstract, or other material available to the attorney to which the property will be subject at the time the Title Guaranty Certificate is issued. **Important Note: Always include the filing date, book and page of these exceptions.**
- **Save and Close**
- See image below for completed Schedule B.

**EXCEPTION DETAILS**

Select an Exception from the drop down to add default text to the editor below.

--

This Certificate does not guarantee against loss or damage by reason of the following exceptions:

**STANDARD EXCEPTIONS**

1. Rights or claims of parties in possession not shown by the public records.
2. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
3. Easements, or claims of easements, not shown by the public records.
4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Taxes or special assessments which are not shown as existing liens by the public records.

**SPECIAL EXCEPTIONS**

1. The lien of the taxes for the July 1, \_\_\_\_ - June 30, \_\_\_\_ fiscal year (due and payable in the following fiscal year) and thereafter.

2. Ordinances and regulations for the City of BURLINGTON and County of DES MOINES, Iowa.

3. Plat(s) of subdivision filed in the DES MOINES County, Iowa, Recorders Office, including all easements, building setbacks, restrictions, reservations and notations.

4. Declarations, covenants, restrictions, easements, reservations, rights and options filed of record in DES MOINES County, Iowa, Recorders Office.

5. Utility Easement in, over, or under the front 10 feet of the property in favor of the City of Burlington filed January 15, 1994, in Document No. 25-1994.

6. Mortgage in the amount of \$275,000.00 dated January 3, 2006, filed January 4, 2006 in Document No. 25-2006 of the DES MOINES County, Iowa, Recorders Office, given by John P. Borrow and Kathleen N. Borrow, husband and wife, to Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for First Bank - Des Moines

Note For Information: None

**Save and Close**



## Owner Schedules A & B - Sample

### TITLE GUARANTY DIVISION OWNER FORM SCHEDULE A

Certificate No: O-900005

Coverage Amount: \$280,000.00

Date of Certificate: February 12, 2006 at 5:00:00 pm

**1. Name of Guaranteed:**

John P. Borrow, and Kathleen N. Borrow

**2. The estate or interest in the land described in this Schedule and which is covered by this Certificate is a fee simple (if other, specify same):**

Fee Simple

**3. The estate or interest referred to herein is at Date of Certificate vested in:**

John P. Borrow and Kathleen N. Borrow

Note: The Division does not purport to guarantee whether the above parties hold title as joint tenants with full rights of survivorship and not as tenants in common or as tenants in common.

**4. The land referred to in this Certificate is described as follows:**

Lot No. 6 in Imagination Subdivision, City of Burlington, Des Moines County, Iowa.

Title Guaranty Division

By

Prepared By

Jane Test

DATE: February 12, 2006

# TITLE GUARANTY DIVISION OWNER FORM SCHEDULE B

Certificate No: O-900005

## SPECIAL EXCEPTIONS

This Certificate does not guarantee against loss or damage by reason of the following exceptions:

### STANDARD EXCEPTIONS

1. Rights or claims of parties in possession not shown by the public records.
2. Encroachments, overlaps, boundary line disputes, and any matters which would be disclosed by an accurate survey and inspection of the premises.
3. Easements, or claims of easements, not shown by the public records.
4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Taxes or special assessments which are not shown as existing liens by the public records; and

### SPECIAL EXCEPTIONS

1. The lien of the taxes for the July 1, 2005 - June 30, 2006 fiscal year (due and payable in the following fiscal year) and thereafter. First installment paid. Second installment unpaid, due but not yet delinquent.
2. Ordinances and regulations for the City of BURLINGTON and County of DES MOINES, Iowa.
3. Plat(s) of subdivision filed in the DES MOINES County, Iowa, Records Office, including all easements, building setbacks, restrictions, reservations and notations.
4. Declarations, covenants, restrictions, easements, reservations, rights and options filed of record in DES MOINES County, Iowa, Records Office.
5. Utility Easement in, over, or under the front 10 feet of the property in favor of City of Burlington filed January 15, 1994, in Document No. 25-1994.
6. Mortgage in the amount of \$275,000.00 dated January 3, 2006, filed January 4, 2006 in Document No. 25-2006 of the DES MOINES County, Iowa, Records Office, given by John P. Borrow and Kathleen N. Borrow, husband and wife, to Mortgage Electronic Registration Systems, Inc. (MERS), solely as Nominee for First Bank - Des Moines.

Note for Information: NONE

Title Guaranty Division


By

Prepared By

Jane Test

DATE: February 12, 2006




**Certificate Application Processing**
Welcome Jane Test!

[Log Out](#)
[View](#)

---

**CERTIFICATE DETAILS**

---

**Changes last saved 5/8/2006 1:04:00 PM**

[Print Certificate](#)
[Print Certified Certificate](#)

**General Information**

Application Number: O-900005	Property: <a href="#">123 Main Street</a>	Application Status: <div>Issued</div>	Created By: Jane Test
Attorney: <div>Test Law Firm - Jane Test</div>		Rapid Certificate: <input type="checkbox"/>	Non-Purchase Product: <input type="checkbox"/>
Issued By: <div>Attorney</div>	Date Issued: 5/8/2006 1:04:24 PM	Total Premium: \$25.00	Basic Rate: <div></div>

**Abstractor(s)**

**Abstractors**

[Mitchell Taylor](#)

You can add multiple Abstractors at once by holding the Ctrl key while making selections in the list.

Des Moines County Abstract Company  
 Lloyd Wolf

**Borrowers**

Primary Borrower:  

John P. Borrow

Other Borrowers:

- After making any necessary corrections – **Save Changes**. You can make the corrections and put the file in Ready Status in one step and then **Save Changes**.
- Print Certificate. (Certificate will now appear without the Draft watermark)

## Calculating Premium Rates

- Effective for any residential mortgage transaction closing **January 1, 2006** or after:
  - ❖ Title Guaranty Premium of \$110 for coverage up to \$500,000
  - ❖ \$110 plus \$1 per thousand over \$500,000
  - ❖ Additional Certificates: \$25
  - ❖ Owner's Coverage: \$25 Many Endorsements (Comprehensive, Environmental, Location, Loss Mortgage Liens, Variable Rate) are Free. All other Endorsements cost \$15.00 No Commitment Fee
  - ❖ The system will calculate these rates automatically.
  - ❖ There is no need with the new rates to put anything in the Basic Rate box.
- For closings which occurred **prior to January 1, 2006:**
  - ❖ On the Certificate Details Screen the Basic Rate box is calculated as follows:
  - ❖ For coverage amounts of up to \$35,000, Basic Rate is \$35.00
  - ❖ For coverage amounts of \$35,001 thru \$250,000, Basic Rate is \$1 per \$1,000 (round all amounts UP to the nearest \$1,000) If Owner and Lender coverage is given this would be based on the higher amount of the two plus \$15.00 for the additional coverage. See second example below.
  - ❖ For coverage amounts of \$250,001 thru \$500,000 see chart on next page.
  - ❖ Commitment Rate is \$20
  - ❖ Endorsement Rates; the following are free – Environmental Protection Lien, Form E, Date Down, Continuation Sheet; Gap Endorsement is \$30; all other Endorsements are \$15
  - ❖ Attorney Discount is \$20
  - ❖ The system assumes all Endorsements which are now free were always free. Therefore, you will need to add the charge for these Endorsements into your total Basic Rate.

### **Example No. 1:**

- ❖ For Lender coverage of \$50,000 – Basic Premium is \$50
- ❖ Plus Comprehensive, Balloon, and Environmental Endorsements – add \$15 for Comprehensive Endorsement (system will automatically add \$15 for Balloon Endorsement and there is no charge for Environmental)
- ❖ Subtract \$20 for Attorney Discount
- ❖ Add an additional \$20 if a commitment was issued (for this example we did not do a commitment)
- ❖ Total to be entered in Basic Rate box is \$45
- ❖ The system will charge a total of \$60 for this file

### **Example No. 2:**

- ❖ For Lender coverage of \$50,000 and Owner coverage of \$75,000 – Basic Premium is \$75 plus \$15 equals total basic premium amount of \$90.
- ❖ Plus Comprehensive, Balloon, and Environmental Endorsements for Lender Coverage – add \$15 for Comprehensive Endorsement (system will automatically add \$15 for Balloon Endorsement and there is no charge for Environmental)
- ❖ Subtract \$20 for Attorney Discount
- ❖ Add an additional \$20 if a commitment was issued (for this example we did include a commitment)
- ❖ Total to be entered in Basic Rate box is \$105
- ❖ The system will charge a total of \$120 for this file

## Example No. 1

CERTIFICATE DETAILS			
Changes last saved 5/8/2006 2:06:00 PM			
<a href="#">Print Certificate</a>		<a href="#">Print Certified Certificate</a>	
General Information			
Application Number: L-613001	Property: 123 Main Street	Application Status: Pending	Created By: Jane Test
Attorney: Test Law Firm - Jane Test		Rapid Certificate: <input type="checkbox"/>	Non-Purchase Product: <input type="checkbox"/>
Issued By: Attorney	Date Issued:	Total Premium:	Basic Rate: 45.00
Abstractor(s)			
<input type="checkbox"/> Remove	Abstractors		
<input type="checkbox"/>	Des Moines County Abstract Company		
You can add multiple Abstractors at once by holding the Ctrl key while making selections in the list.			
<div> Lloyd Wolf  Mitchell Taylor </div>			
Borrowers			
Primary Borrower:			
Joseph A. Title			
Other Borrowers:			
Jane L. Title			
Titleholders			
<input type="checkbox"/> Check if this is a Refinance (Titleholder will be the same as the Borrowers listed above)			
Titleholders:			
Mark Seller and Martha Seller			
<input type="checkbox"/> Check if multiple Titleholders are listed above			
Coverage Information			
Coverage Type			
First Mortgage			
Loan Number: 123456	File Number: 10002-Title(A)	Type of Sale: Fee Simple	Coverage Amount: \$50,000.00
Originating Lender: ABN AMRO Mortgage Group, Inc. - Waterbury			<input type="checkbox"/> Check if Lender is a Nominee
Guaranteed Lender: ABN AMRO Mortgage Group, Inc. - Waterbury			
Abstract and Mortgage Information			
Abstract Certification Date: 9/1/2005	Abstract Certification Time: 8 : 00 : 00 AM	Mortgage Signing Date: 8/30/2005	Mortgage Filing Date: 8/30/2005
Schedule A Mortgage Phrase ( <a href="#">click here for default text</a> ):			
Mortgage in the amount of \$50,000.00 dated August 30, 2005, filed August 30, 2005, in Document No. 451-2005 of the DES MOINES County, Iowa, Recorder's Office, given by Joseph A. Title and Jane L. Title, husband and wife, to ABN AMRO Mortgage Group, Inc. - Waterbury.			
<input type="checkbox"/> Remove	Endorsement		
<input type="checkbox"/>	Balloon Mortgage Endorsement		
<input type="checkbox"/>	Comprehensive Endorsement		
<input type="checkbox"/>	Environmental Protection Lien Endorsement		

- When the Application goes to Issued Status, the Certificate Details Screen now shows Total Premium of \$60.00

### CERTIFICATE DETAILS

Changes last saved 5/8/2006 2:14:00 PM

[Print Certificate](#)

[Print Certified Certificate](#)

#### General Information

Application Number: L-613001	Property: <a href="#">123 Main Street</a>	Application Status: <input type="text" value="Issued"/>	Created By: Jane Test
Attorney: <input type="text" value="Test Law Firm - Jane Test"/>		Rapid Certificate: <input type="checkbox"/>	Non-Purchase Product: <input type="checkbox"/>
Issued By: <input type="text" value="Attorney"/>	Date Issued: 5/8/2006 2:13:53 PM	Total Premium: \$60.00	Basic Rate: <input type="text" value="\$45.00"/>

- If you have any questions concerning Rates, please contact the Division.

**Calculating Premium Rates (over \$250,000)  
Closing before January 1, 2006  
Loans for \$250,001 through \$500,000**

\$250,001 - \$259,000 \$1 per thousand	\$380,000 - \$389,000 \$1 per thousand minus \$13
\$260,000 - \$269,000 \$1 per thousand minus \$1	\$390,000 - \$399,000 \$1 per thousand minus \$14
\$270,000 - \$279,000 \$1 per thousand minus \$2	\$400,000 - \$409,000 \$1 per thousand minus \$15
\$280,000 - \$289,000 \$1 per thousand minus \$3	\$410,000 - \$419,000 \$1 per thousand minus \$16
\$290,000 - \$299,000 \$1 per thousand minus \$4	\$420,000 - \$429,000 \$1 per thousand minus \$17
\$300,000 - \$309,000 \$1 per thousand minus \$5	\$430,000 - \$439,000 \$1 per thousand minus \$18
\$310,000 - \$319,000 \$1 per thousand minus \$6	\$440,000 - \$449,000 \$1 per thousand minus \$19
\$320,000 - \$329,000 \$1 per thousand minus \$7	\$450,000 - \$459,000 \$1 per thousand minus \$20
\$330,000 - \$339,000 \$1 per thousand minus \$8	\$460,000 - \$469,000 \$1 per thousand minus \$21
\$340,000 - \$349,000 \$1 per thousand minus \$9	\$470,000 - \$479,000 \$1 per thousand minus \$22
\$350,000 - \$359,000 \$1 per thousand minus \$10	\$480,000 - \$489,000 \$1 per thousand minus \$23
\$360,000 - \$369,000 \$1 per thousand minus \$11	\$490,000 - \$499,000 \$1 per thousand minus \$24
\$370,000 - \$379,000 \$1 per thousand minus \$12	\$500,000 \$1 per thousand minus \$25

## Status Types

The available Status Types are Audit, Cancelled, Issued, Pending, Ready, and Underwriting.

### Audit Status

- ✓ Automatically determined by the CAP Application depending on the user's access rights. (Ex. If the training and Internet Transaction Agreement have been completed the participant may no longer be required to be in the Audit Status.) **NOTE: During testing all files will automatically go into Audit Status to be reviewed by the Division. If it passes the Edit checks, we will put it in Issued Status.**

### Cancelled Status

- ✓ Selected when the Processor or Underwriter determines that coverage cannot be issued.

### Issued Status

- ✓ Automatically determined by the CAP Application when every task is completed including the edit checks. Printing of the Commitment or Certificate cannot be without "Draft" until they have reached Issued status. Issued status is selected when all conditions outlined in the Policy and Procedures Manual is met. Issued status is reached by selecting Ready.

### Pending Status

- ✓ The initial status for a newly created Application. It remains in pending till completed and then should be moved to Ready status.

### Ready Status

- ✓ Will be selected by the processor once the commitment or certificate is complete. The CAP Application will determine whether it should then be placed into Audit, Issued or Underwriting status if the business rules or the user access rights dictate.

### Underwriting Status

- ✓ Selected when all tasks available to the User have been completed, yet the Application needs underwriter approval or underwriting assistance is required. The underwriter then has the option to put it in Ready status which will issue the certificate or Pending status requiring further information by the user. If Pending status is selected by the underwriter it will go through the routine again until the underwriter puts it in Ready status.

The Processor will determine the next appropriate status of Ready, Underwriting or Cancelled as directed by the procedures. The CAP application may override the Ready status if the business rules or the user access rights dictate.

NOTE: Cancelled and Issued status will lock the Application. No modifications can be made to the details. Issued status has one exception: A Form E Endorsement can be added to the record as many times as necessary. Printing the Certificate in Issued status is not limited.

**Samples**

**TITLE GUARANTY DIVISION  
COMMITMENT FORM  
MAILING SHEET**

May 01, 2006

*(NOTE: This information pulls from the "Mail to" on the certificate details and fits in a 9 X 12 window envelope.)*

Name  
Company Name  
Street Address  
City, State, Zip Code

DATE: *(Computer inputs the last certification date)*

**COMMITMENT INVOICE**  
**THIS DOCUMENT MUST BE RETURNED WITH FILE**

(This form is only to be used when a commitment was issued. Do not send in original application.)

COMMITMENT INVOICE
--------------------

Owner Premium:	\$ (Owner Premium Amount)
Lender Premium:	\$ (Lender First Premium Amount Plus any endorsements)
Junior Lender Premium:	\$ (Lender Junior Premium Amount)
Total Premium:	\$ (Total Premium Amount)

Premium check should be payable to: "Treasurer, State of Iowa"

Commitment #: C-(This number is automatically generated by the computer.)

Borrower's Name: (Borrower(s) names inserted here)

Address of Property: (Address of Property being insured)

Comments: (Make any comments required for completion)

Contact Person: (Name of person to contact for completion of final certificate)

Telephone Number:

<b>NOTE: ANY SUPPORTING DOCUMENTS SHOULD BE ATTACHED TO THE BACK OF THE PACKET</b>
------------------------------------------------------------------------------------

Please mail to: Title Guaranty Division  
200 E. Grand Ave., Suite 350  
Des Moines, IA 50309  
(Place your mailing label over this)

DATE: (Computer inputs the last certification date)



**Title Guaranty Division  
COMMITMENT FORM  
SCHEDULE A**

Commitment No.: C- *(This number is automatically generated by the computer.)*

Effective Date: *(This date reflects the last certification date and time of the abstract)*

**1. Certificate or Certificates to be issued:**

**Proposed Amount of Coverage:**

(a) **LENDER CERTIFICATE**

\$ *(Based on the exact mortgage amount)*

**Proposed Guaranteed:** *(This should be filled in with either (a) the name and complete address of the originating lender or (b) the assignee of the mortgage for the Lender First Mortgage..)*

(b) **LENDER CERTIFICATE**

\$ *(Based on the exact mortgage amount)*

**Proposed Guaranteed:** *(This should be filled in with either (a) the name and complete address of the originating lender or (b) the Assignee of the mortgage for the Lender Junior Mortgage.)*

(c) **OWNER CERTIFICATE**

\$ *(Based on the purchase price)*

**Proposed Guaranteed:** *(Titleholder(s) full name)*

**2. The estate or interest in the land described or referred to in this Commitment and covered hereunder is a fee simple**  
*(if other, specify same).*

**3. Title to the estate or interest in said land covered by this Commitment is at the Effective Date hereof vested in:** *(as now appears on the Warranty Deed.)*

**4. The land referred to in this Commitment is described as follows:**

*(Type the full legal description of the subject property as shown on the preliminary title opinion.)*

Title Guaranty Division

By

*(Participants signature required here)*

Prepared by

*(Participants Name is inserted here)*

DATE: *(Computer inputs the last certification date)*

DIVISION FORM INSTRUCTIONS 101  
CF SCH. A (5/01)

**Title Guaranty Division**  
**COMMITMENT FORM**  
**SCHEDULE B**  
(Continued from inside cover)

**Commitment No.:** *(This number is automatically generated by the computer.)*

5. The lien of the taxes for the July 1, \_\_\_\_\_ - June 30, \_\_\_\_\_, fiscal year (due and payable in the following fiscal year) and thereafter. *(This language may be altered to fit the circumstances: If abstract was certified before July 1 of fiscal year and taxes have not yet been certified, insert "None now due and payable". If taxes have been certified, but not yet paid and not delinquent, insert "None delinquent". Do not list tax dollar amounts or parcel identification numbers.)*
6. Mortgages, restrictions, easements or any other lien or encumbrance on or defect in the title to the property as follows:(List here)
- a) Ordinances and regulations for the City of \_\_\_\_\_ and County of \_\_\_\_\_, Iowa. *(Do not list specific zoning "R-1" Residential unless issuing a zoning endorsement.)*
  - b) Plat(s) of subdivision filed in the \_\_\_\_\_ County, Iowa, Recorder's Office, including easements, building setbacks, restrictions, reservations, and notations. *(If the legal description indicates the property is not platted, this item can be deleted. Remember to note the filing date, book and page or document/instrument number and the existence of easements, setback lines, etc. if applicable)*
  - c) Declarations, covenants, restrictions, easements, reservations, rights, and options filed of record in the \_\_\_\_\_ County, Iowa, Recorder's Office.
  - d) (Purchase Money if applicable) Mortgage in favor of (Lenders name here.) dated \_\_\_\_\_, filed \_\_\_\_\_ in Book \_\_\_\_\_, Page \_\_\_\_\_ of the Polk County, Iowa, Recorder's Office, to secure indebtedness of \$xx,xxx.xx.
  - e) (Purchase Money if applicable) Mortgage in favor of (Lenders name here.) dated \_\_\_\_\_, filed \_\_\_\_\_ in Book \_\_\_\_\_, Page \_\_\_\_\_ of the Polk County, Iowa, Recorder's Office, to secure indebtedness of \$xx,xxx.xx. Assigned to \_\_\_\_\_, dated \_\_\_\_\_, filed \_\_\_\_\_.  
*(Show the last assignee of record if applicable)*

*(Example of other items to be shown on Schedule B include Declaration of Submission of Property to Horizontal Property Regime, Notices from Soil Conservation Districts, Notices to the Public, Revitalization Plans, Ownership of Roads and Water Systems, etc. This information should include the filing date, book and page or instrument/document number)*

7. Instruments in form suitable for guaranty which must be executed, delivered and duly filed for record:
- a) Satisfaction or subordination agreement of the mortgage described in 6(d) & 6 (e) above.
  - b) Final title Opinion from originating participating attorney.
  - c) Composite Mortgage Affidavit signed by the titleholder/buyers and sellers of the subject property and notarized.
  - d) Appraisal Statement showing no possible encroachments OR Real Property Inspection Report showing the boundary lines, the location of all improvements relative to the property lines, easements, building setback lines, property dimensions and showing no possible encroachments.
  - e) Release of any claims or judgments against the buyers/borrowers that would be liens on their real estate.
  - f) Warranty Deed from \_\_\_\_\_, and spouse, if any, to \_\_\_\_\_ conveying the above described property. Note: The marital status of the grantor(s) of the deed must be shown on the deed. *("and spouse, if any" needs to be added if applicable)*
  - g) Real Estate Mortgage from (Borrower(s) name here), w/marital Status to Lenders name here securing a debt in the amount of \$xx,xxx.xx. Note: The marital status of the borrower(s) must be shown on the mortgage.

**Note for Information:** *(Note: Only the coverage types selected will show up)*

Lender First has been approved for the following endorsement(s): *(List all endorsements that are to be issued with the Lender First Certificate)*

Lender Junior has been approved for the following endorsement(s): *(List all endorsements that are to be issued with the Lender Junior Certificate)*

Owner has been approved for the following endorsement(s): *(List all endorsements that are to be issued with the Owner Certificate)*

NOTE: CAP will automatically calculate pagination.

Title Guaranty Division

By (Participants signature required here)

Prepared by (Participants Name is inserted here)

DATE: (Computer inputs the last certification date)

DIVISION FORM INSTRUCTIONS 102  
CF SCH. B (5/2006)

**Title Guaranty Division  
LENDER FORM  
SCHEDULE A**

**Certificate No.: L-** *(This number is taken from the Lender certificate jacket)*

**Date of Certificate:** *(This date reflects the last certification date and time of the abstract.)*

**Coverage Amount:** \$*(This shows the exact amount of the mortgage being insured)*

1. **Name and Address of Guaranteed:** *(Complete with either (a) the name and complete address of the originating lender or (b) the assignee of the mortgage)*
2. **The estate or interest in the land described in this Schedule and which is encumbered by the guaranteed mortgage is a fee simple (if other, specify same).**
3. **The estate or interest referred to herein is at Date of Certificate vested in:**  
*(as now appears on the Warranty Deed.)*
4. **The mortgage, herein referred to as the guaranteed mortgage, and the assignments thereof, if any, are described as follows:**  
*(Designate the amount, date, filing date, book and page or (document/instrument number), mortgagee, mortgagor(s) and their marital status, and the county the mortgage was filed in. If the mortgage was assigned, show assignor, assignee, date, filing date, and book and page information of assignment.)*
5. **The land referred to in this Certificate is described as follows:**  
*(Type the full legal description of the subject property as shown on the mortgage.)*

Title Guaranty Division

By

*(Participants signature required here)*

Prepared by

*(Participants Name is inserted here)*

DATE: *(Computer inputs the last certification date)*  
DIVISION FORM INSTRUCTIONS 301  
LF SCH. A (5/2006)

**Title Guaranty Division  
LENDER FORM  
SCHEDULE B**

**Certificate No.: L-** *(This number is taken from the Lender certificate jacket)*

**SPECIAL EXCEPTIONS**

1. The lien of the taxes for the July 1, \_\_\_\_\_ - June 30, \_\_\_\_\_, fiscal year (due and payable in the following fiscal year) and thereafter. *(This language may be altered to fit the circumstances: If abstract was certified before July 1 of fiscal year and taxes have not yet been certified, insert "None now due and payable. If taxes have been certified, but not yet paid and not delinquent, insert "None delinquent". Do not list tax dollar amounts or parcel identification numbers.)*
2. Ordinances and regulations for the City of \_\_\_\_\_ and County of \_\_\_\_\_, Iowa. *(Do not list specific zoning "R-1" Residential unless issuing a zoning endorsement. See Title Guaranty Manual for underwriting requirements.)*
3. Plat(s) of subdivision filed in the \_\_\_\_\_ County, Iowa, Recorder's Office, including easements, building setbacks, restrictions, reservations, and notations. *(If the legal description indicates the property is not platted, this item can be deleted. Remember to note the filing date, book and page or document/instrument number and the existence of easements, setback lines, etc. if applicable)*
4. Declarations, covenants, restrictions, easements, reservations, rights, and options filed of record in the \_\_\_\_\_ County, Iowa, Recorder's Office.
5. Mortgage to (Lenders name here) in the amount of \$xx,xxx.xx dated \_\_\_\_\_, filed \_\_\_\_\_ in Book \_\_\_\_\_, Page \_\_\_\_\_ of the Polk County, Iowa, Recorder's Office. Assigned to (Assignees name here), dated \_\_\_\_\_, filed \_\_\_\_\_. *(Unreleased mortgages that is not subordinated or junior to the mortgage being insured. Show the last assignee of record if applicable.)*

*(Example of other items to be shown on Schedule B include Declaration of Submission of Property to Horizontal Property Regime, Notices from Soil Conservation Districts, Notices to the Public, Revitalization Plans, Ownership of Roads and Water Systems, etc. This information should include the filing date, book and page or instrument/document number)*

**Note For Information:**

Guaranteed has been issued the *(List all endorsements issued with the Lender Certificate here)*

Subordinate/Junior Mortgage to (Lenders name here) in the amount of \$xx,xxx.xx dated \_\_\_\_\_, filed \_\_\_\_\_ in Book \_\_\_\_\_, Page \_\_\_\_\_ of the Polk County, Iowa, Recorder's Office. Assigned to (Assignees name here), dated \_\_\_\_\_, filed \_\_\_\_\_. *(Mortgage subordinated or junior to the mortgage being insured should be listed here. Show the last assignee of record if applicable. Also, anything that is inferior to the mortgage being insured, but noted for informational purposes.)*

Title Guaranty Division

By \_\_\_\_\_ *(Participants signature required here)*

Prepared by \_\_\_\_\_ *(Participants Name is inserted here)*

**DATE:** *(Computer inputs the last certification date)*

DIVISION FORM INSTRUCTIONS 302A  
LF SCH.B (6/94)

Title Guaranty Division  
**OWNER FORM**  
**SCHEDULE A**

**Certificate No.: O-** *(This number is taken from the Owner certificate jacket)*

**Date of Certificate:** *(This date reflects the last certification date and time of the abstract.)*

**Coverage Amount: \$** *(The amount is based on the purchase price)*

1. **Name and of Guaranteed:** *(The guaranteed should reflect the full name of the titleholder(s))*
2. **The estate or interest in the land described herein and which is covered by this Certificate is a fee simple** *(if other, specify same).*
3. **The estate or interest referred to herein is at Date of Certificate vested in:** *(The vested in should reflect the full name as it appears on the warranty deed, marital status, and type of ownership of the titleholder(s))*
4. **The land referred to in this Certificate is described as follows:**  
*(Land referred should be the full legal description of the subject property as shown on the final title opinion/warranty deed.)*

Title Guaranty Division

By *(Participants signature required here)*

Prepared by *(Participants Name is inserted here)*

**DATE:** *(Computer inputs the last certification date)*

DIVISION FORM INSTRUCTIONS 201  
OF SCH. A (5/2006)

Title Guaranty Division  
**OWNER FORM  
SCHEDULE B**

**Certificate No.: O-** *(This number is taken from the Owner certificate jacket)*

This Certificate does not guarantee against loss or damage by reason of the following exceptions:

**STANDARD EXCEPTIONS**

1. Rights or claims of parties in possession not shown by the public records.
2. Encroachments, overlaps, boundary line disputes, and any matters which would be disclosed by an accurate survey and inspections of the premises.
3. Easements, or claims of easements, not shown by the public records.
4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Taxes or special assessments which are not shown as existing liens by the public records.

**SPECIAL EXCEPTIONS**

1. The lien of the taxes for the July 1, \_\_\_\_\_ - June 30, \_\_\_\_\_, fiscal year (due and payable in the following fiscal year) and thereafter. *(This language may be altered to fit the circumstances: If abstract was certified before July 1 of fiscal year and taxes have not yet been certified, insert "None now due and payable. If taxes have been certified, but not yet paid and not delinquent, insert "None delinquent". Do not list tax dollar amounts or parcel identification numbers.)*
6. Ordinances and regulations for the City of \_\_\_\_\_ and County of \_\_\_\_\_, Iowa. *(Do not list specific zoning "R-1" Residential unless issuing a zoning endorsement.)*
7. Plat(s) of subdivision filed in the \_\_\_\_\_ County, Iowa, Recorder's Office, including easements, building setbacks, restrictions, reservations, and notations. *(If the legal description indicates the property is not platted, this item can be deleted. Remember to note the filing date, book and page or document/instrument number and the existence of easements, setback lines, etc. if applicable)*
8. Declarations, covenants, restrictions, easements, reservations, rights, and options filed of record in the \_\_\_\_\_ County, Iowa, Recorder's Office.
9. Mortgage to \_\_\_\_\_ in the amount of \$xx,xxx.xx dated \_\_\_\_\_, filed \_\_\_\_\_ in Book \_\_\_\_\_, Page \_\_\_\_\_ of the Polk County, Iowa, Recorder's Office. Assigned to \_\_\_\_\_, dated \_\_\_\_\_, filed \_\_\_\_\_. *(If this is issued concurrently with a Lender Mortgage, the mortgages must be shown on the Owner Schedule B as a special exception as well as subordinated/junior mortgages. Show the last assignee of record if applicable.)*

*(Example of other items to be shown on Schedule B include Declaration of Submission of Property to Horizontal Property Regime, Notices from Soil Conservation Districts, Notices to the Public, Revitalization Plans, Ownership of Roads and Water Systems, etc. This information should include the filing date, book and page or instrument/document number)*

Note For Information: Guaranteed has been issued the *(List all endorsements issued with the Owner Certificate here)*

Title Guaranty Division

By \_\_\_\_\_ *(Participants signature required here)*

Prepared by \_\_\_\_\_ *(Participants Name is inserted here)*

DATE: *(Computer inputs the last certification date)*

**AFFIDAVIT OF NO NEW IMPROVEMENTS FOR RESIDENTIAL PROPERTY (02/03/2003)**

STATE OF IOWA  
COUNTY OF \_\_\_\_\_

Title Opinion/Commitment: \_\_\_\_\_

The undersigned, being first duly sworn, deposes and states as follows:

1. I/We am/are the owner(s) of record described in the above referenced title opinion/commitment for title coverage.
2. I/We have not made or caused to be made any structural improvements or structural additions to existing improvements on the premises described in the above referenced title opinion/commitment since \_\_\_\_\_, except \_\_\_\_\_.
3. No structural improvements or additions to existing improvements were made on any adjacent property, which encroach however slight the encroachment may be, onto the premises described in the above referenced title opinion/commitment since \_\_\_\_\_, except \_\_\_\_\_.
4. I/We further state that the real property inspection report/drawing made by \_\_\_\_\_, dated \_\_\_\_\_, **(a copy of which is attached hereto and made a part hereof,)** is a correct and complete representation of all improvements now located on the premises in the above referenced title opinion/commitment and on all adjacent properties, except for \_\_\_\_\_. I/We have undertaken a complete and thorough investigation as to the condition of the premises and do not claim lack of knowledge or ignorance of fact should a difference, in fact, exist between the real property inspection report/drawing and the actual condition of the premises at the time of this affidavit.
5. This affidavit is given to the Title Guaranty Division, as an inducement to issue survey coverage on the Mortgage Certificate of title coverage to be applied for under the above title opinion/commitment, over questions of parties in possession, survey matters, and easements not shown of record.

Dated: \_\_\_\_\_  
Signature of Affiant

\_\_\_\_\_  
Signature of Affiant

Subscribed and sworn to before me this

\_\_\_\_\_ day of \_\_\_\_\_, 200\_\_

\_\_\_\_\_  
Notary Public

**NOTES:**

1. **This affidavit is to be used for refinances of residential properties (6 units or less). If any disclosures are made then you should call the Division since an updated real property inspection report/drawing or survey may be required.**
2. **A copy of the Real Property Inspection Report/Drawing must be attached.**



**TITLE GUARANTY DIVISION  
COMPOSITE MORTGAGE AFFIDAVIT**

STATE OF \_\_\_\_\_ )  
COUNTY OF \_\_\_\_\_ )§:

Commitment or Certificate No. \_\_\_\_\_  
Loan No. \_\_\_\_\_

The undersigned, being first duly sworn, hereby state(s) with respect to the land described in the above Commitment or Certificate and the guaranteed mortgage covered thereby:

1. That, to the best of my knowledge, the guaranteed mortgage, note(s), or bonds and interest secured are good, valid, and free from all defenses in law and in equity; and that this Affidavit is made for the purpose of better enabling the legal holder(s) of said securities to sell, pledge or otherwise dispose of the same at any time, so as to insure the purchaser(s) or pledgee(s) against any claim of defense by the maker(s), their heirs, personal representatives or assigns.
2. That, to the best of my knowledge, within the last ninety (90) days, no improvements or repairs have been made on the land or upon any building on said land, nor any work performed or materials furnished for which full payment has not been made; that no contract of any kind has been made or will be made in relation to said land, building or improvements, in consequence of which any lien or claim may be enforced against the land; and that loan proceeds will not be used to pay for any labor or materials in making any improvements or repairs on the premises.
3. That no conditional bill of sale, retain title contract or security interest has been given by the undersigned, or to the knowledge of the undersigned, for or in connection with any materials, fixtures, furnishings, appliances or machinery placed upon or installed in said premises.
4. That the undersigned purchaser(s) or owner(s) is(are) in possession of said premises; that no contract has been entered into for the sale or conveyance of said premises by the undersigned or to the knowledge of the undersigned; and that there is outstanding no unrecorded, deed, mortgage or other conveyance thereof executed by the undersigned or to the knowledge of the undersigned. (NOTE: If there are any exceptions, state them here: \_\_\_\_\_  
\_\_\_\_\_.)
5. If the premises consists of rental property, in whole or in part, that said premises are subject only to ordinary current leases to tenants now in possession, none of which expires later than one (1) year from date hereof and none of which contains any option to purchase, right of renewal or other unusual provision. (NOTE: If there are any exceptions, state them here: \_\_\_\_\_  
\_\_\_\_\_.)
6. That the improvements on the subject property are within the boundary lines and set back lines, if any, of said land; that there are no encroachments by improvements on adjoining property onto the land; and that there is no known assertion being made by either the undersigned or the owners of adjoining property against the other as to the location of boundary lines nor any dispute as to occupancy of any portion of subject property.
7. (Fill in this paragraph if a Comprehensive Endorsement is being ordered.)
  - \_\_\_ a. There are no covenants, conditions or restrictions which limit the use of said property.
  - \_\_\_ b. I am familiar with the covenants, conditions or restrictions recorded in Book \_\_\_\_\_, Page \_\_\_\_\_, in the Recorder's Office of \_\_\_\_\_ County, Iowa, and there are no violations of any of the provisions of said covenants, conditions or restrictions.
8. That the undersigned makes the above statements for the purpose of inducing the Title Guaranty Division of the Iowa Finance Authority to issue its Owner or Lender Title Guaranty Certificate with respect to the land described therein.

SELLER(S) OR OWNER(S):

PURCHASER(S):

*INDIVIDUALS*

\_\_\_\_\_  
(Typed Name)

\_\_\_\_\_  
(Typed Name)

\_\_\_\_\_  
(Typed Name)

\_\_\_\_\_  
(Typed Name)

*CORPORATION*

\_\_\_\_\_  
(Corporation)

\_\_\_\_\_  
(Corporation)

By: \_\_\_\_\_  
(Name and Title)

By: \_\_\_\_\_  
(Name and Title)

Attest: \_\_\_\_\_

Attest: \_\_\_\_\_

Subscribed and sworn to before me, a Notary Public in and for said County and State, this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_\_.

## ENDORSEMENT EQUIVALENCY SHEET

<b>Description</b>	<b>C.L.T.A. Equivalent</b>	<b>A.L.T.A. Equivalent</b>
BALLOON MORTGAGE	111.9	
COMPREHENSIVE	100	9
CONDOMINIUM	116.2	4
CONTINUATION SHEET		
DATE DOWN		
ENCROACHMENT		
ENVIRONMENTAL PROTECTION LIEN		8.1
FORM E		
GAP COVERAGE		
LOCATION	116	
MANUFACTURED HOUSING UNIT		7
PLANNED UNIT DEVELOPMENT	115.2	5
RESTRICTIONS FORM 2		
RESTRICTIONS FORM 3		
RESTRICTIONS FORM 1		
REVOLVING CREDIT MORTGAGE		
STANDARD EXCEPTION WAIVER		
VARIABLE RATE	111.5	6
ZONING FORM 3		3
ZONING FORM 3.1		3.1